

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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In Re:

JOHN PATRICK O'GRADY

Debtor

CHAPTER 11

CASE NO. 19-19513

JUDGE: John K. Sherwood

Hearing Date: 2/10/2022 at 4:00 p.m.

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**CERTIFICATION OF MICHAEL S. KOPELMAN, ESQ.**

I, Michael S. Kopelman, hereby certifies as follows:

1. I am a member in good standing of the bar of the State of New Jersey, appear herein as allowed administrative creditor and am personally and fully familiar with the facts hereinafter set forth.

2. I make this certification in response to Supplemental Certification of James A. French, Esq. filed 2/4/2022 (Doc 272) amended by correspondence on 2/7/2022 (Doc 273).

3. I agree with Mr. French's calculation in paragraph 23 of his 2/4/22 certification that the total amount due on TIAA's first mortgage as of 2/15/22 is \$648,610.92 inclusive of \$12,766.89 Sheriff's commission.

4. I object to paragraph 3 of Mr. French's certification in which he states: ...  
"secured creditor hereby renews its objection to the motion to the extent it will not be paid in full."

5. Pursuant to order authorizing sale of real estate free and clear of liens, with liens, if any, to attach to proceeds entered 2/8/22 (Doc 274): "The Trustee is also entitled to surcharge TIAA for the heating oil, water treatment and well testing, dumpster, real estate taxes [that may be due after 1/27/22] and electrical utilities."

6. Accordingly, hopefully Mr. Sywilok and Mr. French will agree on a suitable escrow for the heating oil, water treatment and well testing, dumpster, real estate taxes (that may be due after 1/27/22) and electrical utilities due as of closing scheduled for 2/15/22 which amount should be held back from the \$648,610.92 otherwise due TIAA so hopefully an appearance before the Court on 2/10/22 at 4:00 p.m. can be cancelled.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: February 8, 2022

/s/ Michael S. Kopelman  
Michael S. Kopelman, Esq.